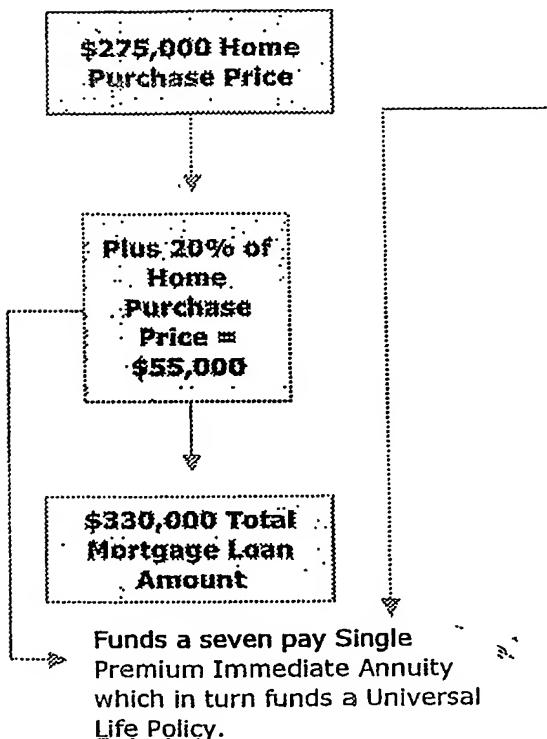


The Mana Loan

Financing: 100%

Term: 30 Year Bi-Weekly Loan

Borrower: 33 Year-Old Non-smoking Male



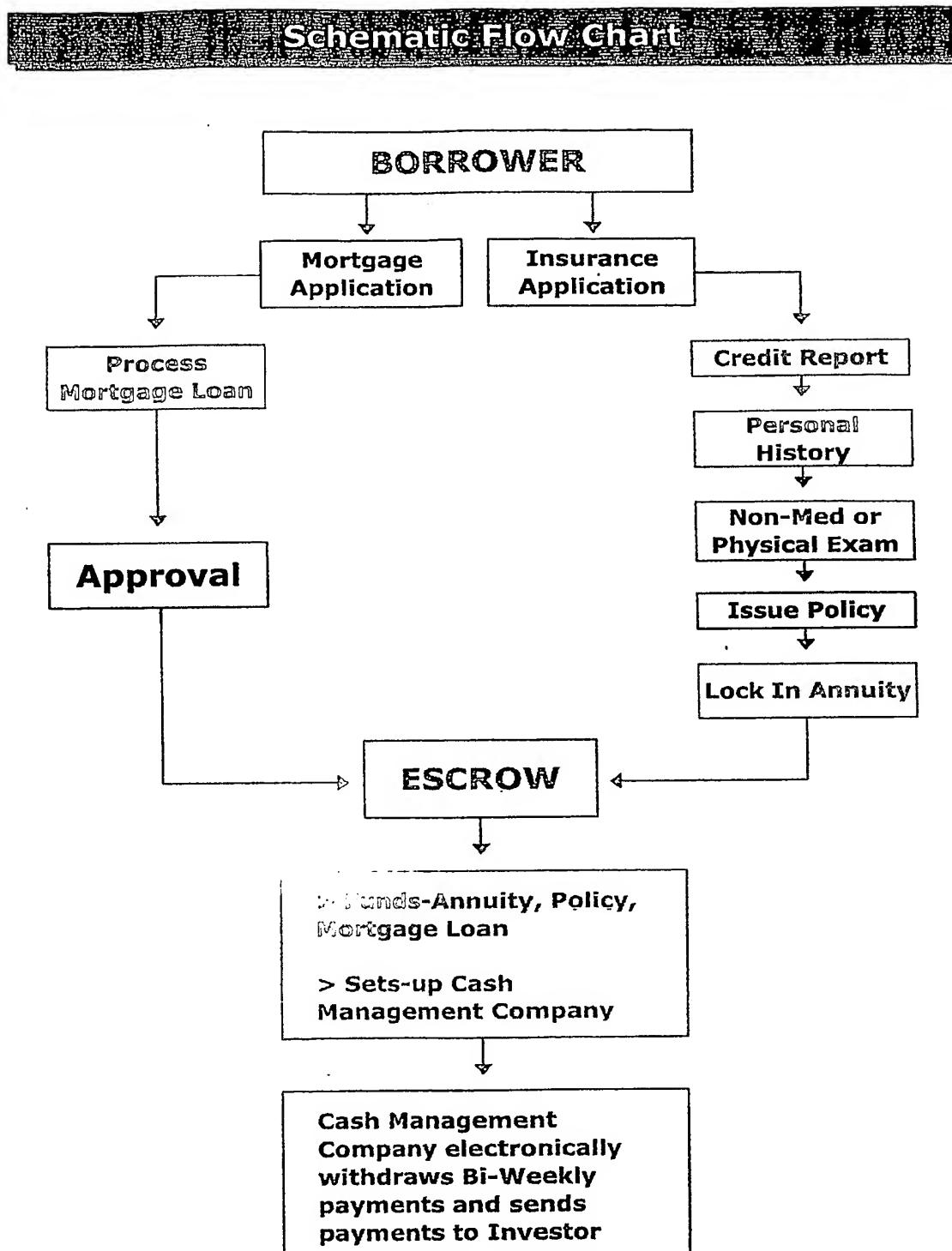
YEARS	ANNUITY	*POLICY \$ VALUE
1st	\$7,950	\$5,271
2nd	7,950	12,961
3rd	7,950	20,991
4th	7,950	29,369
5th	7,950	38,109
6th	7,950	47,602
7th	7,950	57,509
8th	Policy Paid in Full	60,029
9th		62,456

*Non-Guaranteed Policy

Homeowner

- No Money Down
- Owns Home F/C 25th Year*
- Approx. \$123,000 cash value in policy
- Death Benefit Equal to Loan Amount

BEST AVAILABLE COPY



Compare the Mana Loan™ (Patent Pending)

	The following illustration compares a Mana Loan with a 95% LTV Standard Loan. The Standard borrower has purchased a Universal Life policy with a death benefit equal to the death benefit of the Mana Loan of \$330,000.	
--	--	--

	Mana Loan = BI-WEEKLY Payments Borrower: 33 Year-Old Male	Standard Loan = MONTHLY Payments Borrower: 33 Year-Old Male Mana vs 95% Standard Loan
--	--	--

	MANA LOAN 100% Loan	STANDARD LOAN 95% Loan	
Initial Costs			
Home Purchase:	\$275,000.00	\$275,000.00	
Down Payment:	\$0.00	\$13,750.00	
Annuity/Policy:	\$55,000.00	\$0.00	
Mortgage Amount:	\$220,000.00	\$261,250.00	
Rates			
Interest Rate:	6.25% MI Included	5.50% MI Not Included	Both Loans have 3/4 pt MI.
Term:	30 Year	30 Year	
Payments			
Payment Method:	Bi-Weekly	Monthly	
Loan Payments:	\$1,015.93	\$1,483.35	Homeowner pays premiums of \$128.56 a month for the same death benefit of \$330,000 as the Mana Loan. It would take a homeowner 36 years to equal the premiums that the Mana Loan pays in 7 years.
Insurance Premiums:	In Loan	\$128.56	
MI Payment:	In Interest Rate	\$171.00	
Total Payment Amount:	\$2,052.87	\$2,782.91	Payment difference is \$248.96 or \$418.28 per month.
What happens at the end of the loans?	What Happens at the End of the Loans?		
Total Principal Paid:	(\$330,000.00)	(\$261,250.00)	
Total Interest Paid:	(\$312,277.76)	(\$272,755.55)	
Total Principal & Interest Paid:	(\$642,277.76)	(\$534,005.55)	The Mana Loan has additional tax write-off advantages. See "Financial Position of Banks and Borrowers."
Down Payment:	\$0.00	(\$13,750.00)	
*Life Insurance Premiums:	In Loan	(\$46,281.60)	
Total MI ¹ :	In Interest Rate	(\$18,981.00)	
Policy Net Surrender Value ² :	\$128,586.00	\$44,277.00	Notice cash surrender difference of \$84,309

Mana Loan Performance:

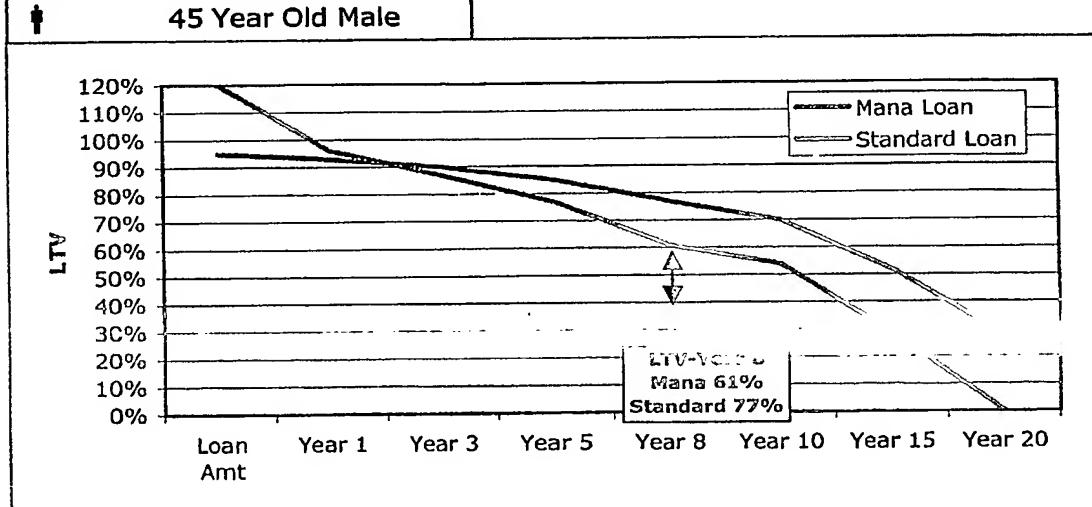
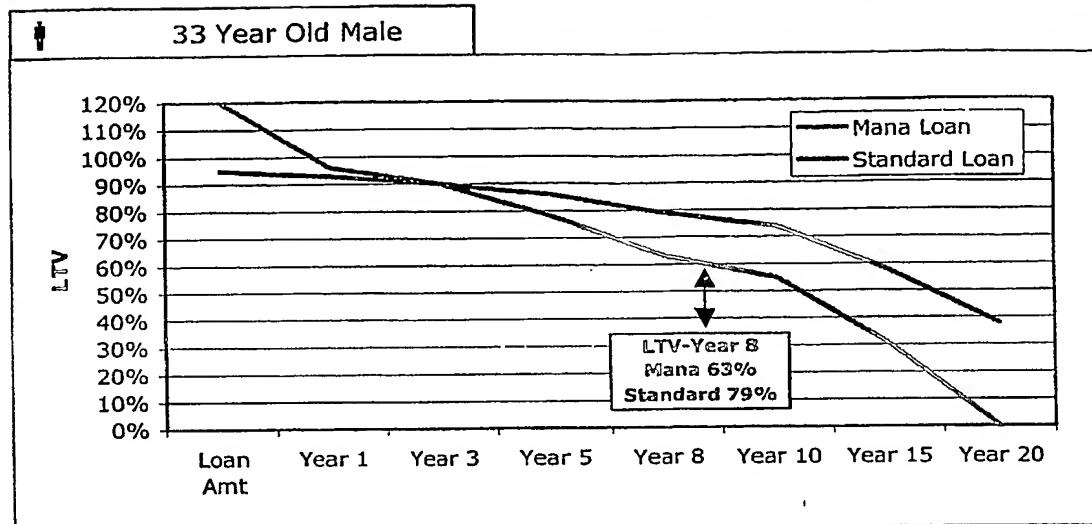
\$55,049.39

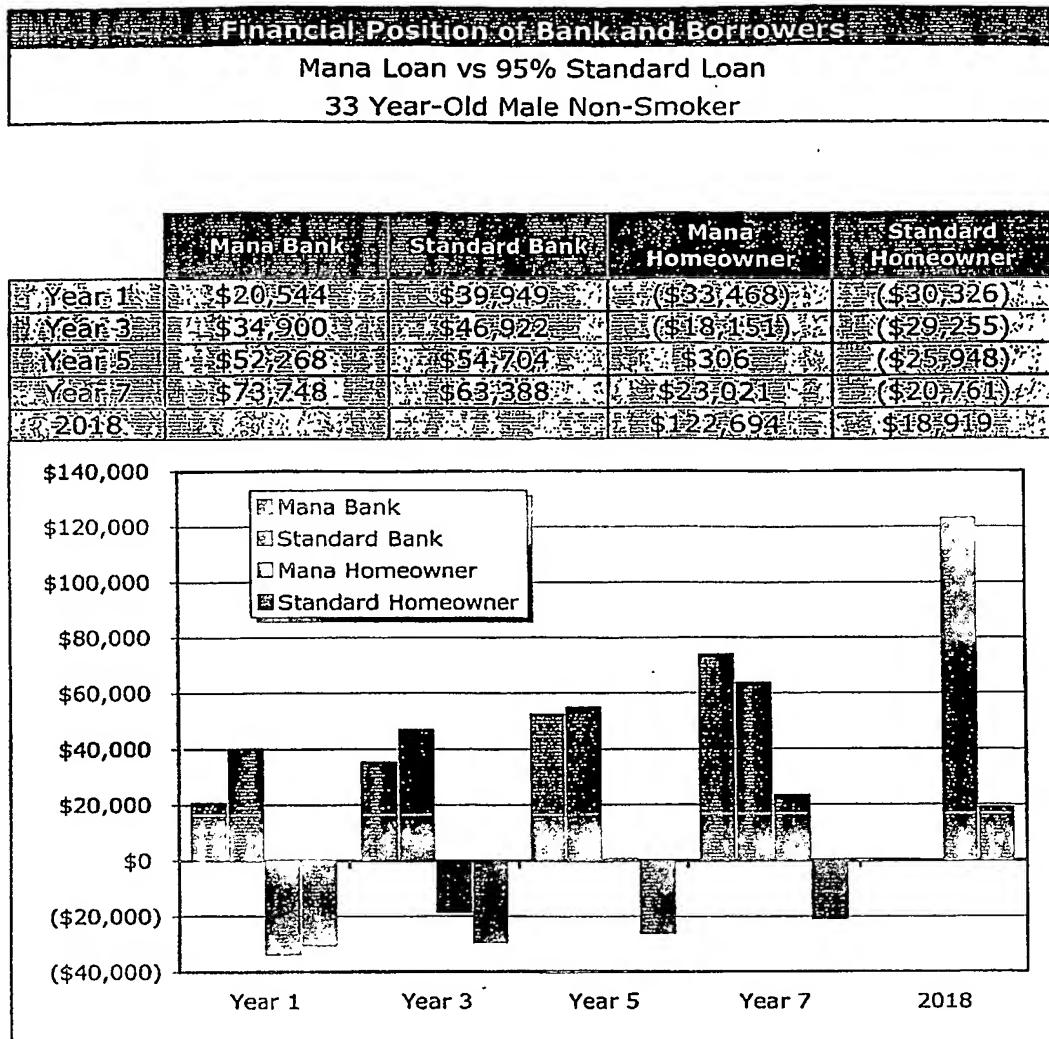
*Additional Tax Advantages Not Included

¹ \$2,052 X 9yrs = 80% LTV² Non-guaranteed

* These are for illustrative purposes only. In all cases the actual life and annuity contracts values will prevail. Dividends and interest are not guaranteed. Values illustrated will vary from year to year based on the actual credited rates. Rates accrue to the end of the year that the loan ends.

Loan to Value
Mortgage Principal Balance Less Policy Cash Surrender
Mana vs 95% Standard Loan with Monthly Policy Premiums.





Maine Loans' Payments to be Made for Homeowner from Policy's Cash Surrender Value

33-Year Old Non-Smoking Male

16 SKIPPED PAYMENTS ALLOWED	Annuity Payments	* Payments Allowed	** Approximate Cash Surrender Balance	*** Actual Cash Surrender Value	Annuity Balance
Year 2 (4 pymts)	7,950	(8,128)	4,833	12,961	39,750
Year 3 (2 pymts)	7,950	(4,064)	8,799	20,991	31,800
Year 4 (2 pymts)	7,950	(4,064)	13,113	29,369	23,850
Year 5 (2 pymts)	7,950	(4,064)	17,789	38,109	15,900
Year 6 (2 pymts)	7,950	(4,064)	23,218	47,602	7,950
Year 7 (2 pymts)	7,950	(4,064)	29,061	57,509	0
Year 8 (2 pymts)	Paid Out	(4,064)	27,517	60,029	0
Totals:	47,700	(32,512)	27,517	60,029	

If the Maine Homeowner used all 16 Payments in 8 years, the Maine Loan SIS TV would be 79% W/ Standard Interest.

45- Year Old Male-Non Smoking

16 SKIPPED PAYMENTS ALLOWED	Annuity Payments	* Payments Allowed	** Approximate Cash Surrender Balance	*** Actual Cash Surrender Value	Annuity Balance
Year 2 (4 pymts)	9,500	(8,392)	4,878	13,250	47,500
Year 3 (2 pymts)	9,500	(4,196)	10,022	22,610	38,000
Year 4 (2 pymts)	9,500	(4,196)	15,562	32,346	28,500
Year 5 (2 pymts)	9,500	(4,196)	21,486	42,466	19,000
Year 6 (2 pymts)	9,500	(4,196)	28,463	53,639	9,500
Year 7 (2 pymts)	9,500	(4,196)	35,896	65,268	0
Year 8 (2 pymts)	Paid Out	(4,196)	34,447	63,015	0
Totals:	57,000	(34,447)	34,447	63,015	

If the Maine Homeowner used all 16 Payments in 8 years, the Maine Loan SIS TV would be 77% W/ Standard Interest.

* Unused "Payments Allowed" can be rolled forward to be applied towards subsequent years.

** Approximate surrender value if you cashed out at year 8.

*** Surrender value with no payments taken off

*These illustrations are for illustrative purposes only. In all cases the actual life and annuity contracts values will prevail. Dividends and interest are not guaranteed. Values illustrated will vary from year to year based on the actual credited rates. Benefits and values are not guaranteed. The assumptions on which they are based are subject to change by the Insurer. Actual results may be more or less favorable.

\$275,000 @ 6.25%
Home Mortgage

The Mana Loan™

Bi-Weekly payments made every 14 days.

First
Loan Date 02/09/2004 Payment Date 02/23/2004

Loan Details		Loan Calculations	
Interest Rate:	6.25%	Home Price:	\$275,000.00
Term (years):	30	Down Payment:	\$0.00
Method Of Payments:	Bi-Weekly	Annuity % of Home \$:	
Number Of Payments:	1440	Annuity \$:	\$2,510.00
Monthly Mortgage Inst.:		Other Annuity \$:	
Monthly Policy Payment:		Loan Total:	\$275,000.00
Extra Pymt Every 14 Days:		Total Pymt. 14 Days:	\$64,666.67
		Total Pymt. 28 Days:	\$69,333.33

Yearly Summary						
Year	Payment Amount	Principal	Cumulative Principal	Interest	Cumulative Interest	Balance
1	\$22,011.89	\$4,972.18	\$4,972.18	\$17,039.71	\$17,039.71	\$270,027.82
2	\$22,011.89	\$5,631.31	\$10,603.49	\$10,376.57	\$10,137.65	\$259,666,530.00
3	\$22,011.89	\$5,753.64	\$16,357.13	\$17,623.71	\$10,761.37	\$257,795.66
4	\$22,011.89	\$5,753.64	\$22,110.77	\$15,282.77	\$10,000.92	\$255,929.63
5	\$22,011.89	\$7,231.22	\$29,341.99	\$14,780.67	\$111,781.64	\$232,698.41
6	\$22,011.89	\$7,697.02	\$37,038.61	\$14,314.87	\$126,096.51	\$225,001.39
7	\$22,011.89	\$7,231.22	\$42,301.59	\$14,780.67	\$111,781.64	\$232,698.41
8	\$22,011.89	\$7,697.02	\$49,998.61	\$14,314.87	\$126,096.51	\$225,001.39
9	\$22,011.89	\$7,231.22	\$58,230.83	\$14,314.87	\$126,096.51	\$225,001.39
10	\$22,011.89	\$7,231.22	\$65,462.05	\$14,314.87	\$126,096.51	\$225,001.39
11	\$22,011.89	\$9,282.29	\$76,194.29	\$12,729.60	\$165,936.50	\$198,805.71
12	\$22,011.89	\$9,380.71	\$86,574.99	\$12,253.68	\$178,068.19	\$189,925.81
13	\$22,011.89	\$10,516.64	\$96,591.13	\$11,495.25	\$189,563.44	\$178,408.87
14	\$22,011.89	\$11,034.06	\$107,625.19	\$10,181.73	\$200,360.27	\$167,244.81
15	\$22,011.89	\$11,915.12	\$119,700.32	\$10,096.77	\$210,478.03	\$155,299.68
16	\$22,011.89	\$12,682.69	\$132,382.95	\$9,329.25	\$219,801.29	\$147,617.05
17	\$22,011.89	\$13,499.58	\$145,882.52	\$8,512.31	\$228,319.60	\$129,117.47
18	\$22,011.89	\$14,369.15	\$160,251.67	\$7,642.71	\$235,962.35	\$117,743.33
19	\$22,011.89	\$15,294.73	\$175,546.40	\$6,717.16	\$242,679.50	\$99,453.59
20	\$22,011.89	\$16,222.94	\$191,829.34	\$5,854.45	\$248,523.95	\$83,775.00
21	\$22,011.89	\$17,328.60	\$209,154.94	\$4,683.29	\$253,094.75	\$65,845.06
22	\$22,011.89	\$18,447.82	\$227,562.76	\$3,567.07	\$266,661.82	\$47,402.24
23	\$22,011.89	\$19,632.93	\$247,232.69	\$2,378.96	\$259,040.77	\$27,767.31
24	\$22,011.89	\$20,897.58	\$268,130.28	\$1,155.14	\$260,185.42	\$0,869.77
25	\$6,946.11	\$6,869.72	\$275,000.00	\$76.38	\$260,231.47	\$0.00

\$55,000 @ 6.25%

Note for Annuity
33 Year -Old Male/Female Non-Smoker

The Mana Loan™

Bi-Weekly payments made every 14 days.

First
Loan Date Payment Date
02/09/2004 02/23/2004

Loan Details		Loan Calculations	
Interest Rate:	6.25%	Home Price:	\$55,000.00
Term (years):	30	Down Payment:	\$0.00
Method Of Payments:	Bi-Weekly	Annuity % of Home \$:	
Number Of Payments:		Annuity \$:	
Monthly Mortgage Ins.:		Other Amount/Ch.	
Monthly Policy Payment:		Loan Total:	
Extra Pymt Every 14 Days:		Total Pymt. 14 Days:	\$1,691.32
		Total Pymt. 28 Days:	\$3,382.64

Yearly Summary						
Year	Payment Amount	Pricipal	Cumulative Principal	Interest	Cumulative Interest	Balance
1	\$4,402.38	\$994.44	\$994.44	\$3,407.94	\$3,407.94	\$54,005.56
2	\$4,402.38	\$1,027.53	\$1,027.53	\$3,275.70	\$10,027.53	\$53,978.03
5	\$4,402.38	\$1,276.50	\$1,276.50	\$2,711.54	\$12,711.54	\$53,691.50
7	\$4,402.38	\$1,446.25	\$8,460.32	\$2,956.13	\$22,356.33	\$46,539.68
11	\$4,402.38	\$1,856.46	\$15,238.86	\$2,545.92	\$33,187.30	\$39,761.14
12	\$4,402.38	\$1,976.04	\$17,214.90	\$2,654.44	\$35,813.64	\$37,730.56
13	\$4,402.38	\$2,103.33	\$19,318.23	\$2,299.05	\$37,912.69	\$35,681.77
14	\$4,402.38	\$2,238.63	\$21,557.86	\$1,357.71	\$30,270.40	\$33,240.96
15	\$4,402.38	\$2,383.02	\$23,940.06	\$2,019.35	\$42,095.61	\$31,059.94
16	\$4,402.38	\$2,536.53	\$26,476.59	\$1,865.85	\$43,961.46	\$28,520.74
17	\$4,402.38	\$2,699.92	\$29,176.51	\$1,702.46	\$45,663.92	\$25,823.49
18	\$4,402.38	\$2,873.83	\$32,050.34	\$1,528.55	\$47,178.47	\$22,949.66
19	\$4,402.38	\$3,058.95	\$35,109.28	\$1,343.43	\$48,535.90	\$19,890.72
20	\$4,402.38	\$3,255.97	\$38,365.25	\$1,159.21	\$50,685.11	\$16,705.74
21	\$4,402.38	\$3,465.72	\$41,830.99	\$936.66	\$50,618.95	\$13,169.01
22	\$4,402.38	\$3,688.93	\$45,519.92	\$734.76	\$51,353.66	\$10,484.06
23	\$4,402.38	\$3,926.59	\$49,446.54	\$475.79	\$51,808.15	\$5,553.46
24	\$4,402.38	\$4,177.42	\$53,623.96	\$250.00	\$52,078.15	\$2,541.31
25	\$1,389.22	\$1,373.94	\$55,000.00	\$15.28	\$52,046.29	\$0.00

\$65,685 @ 6.25%
Note for Annuity
45 Year-Old Male Non-Smoker

The Mana Loan™

Bi-Weekly payments made every 14 days.

First
 Loan Date 02/09/2004 Payment Date 02/23/2004

Loan Details		Mortgage Calculation	
Interest Rate:	6.25%	Home Price:	\$55,000.00
Term (years):	30	Down Payment:	\$0.00
Method Of Payments:	Bi-Weekly	Annuity % of Home \$:	
Number Of Payments:	1620	Annuity \$:	
Monthly Mortgage Ins.:		Other Annuity \$:	
Monthly Policy Payment:		Loan Total:	\$55,000.00
Extra Pymt Every 14 Days:		Total Pymt. 14 Days:	\$1,693.22
		Total Pymt. 28 Days:	\$3,386.44

Payment Summary						
Year	Payment Amount	Pricipal	Cumulative Principal	Interest	Cumulative Interest	Balance
1	\$4,402.38	\$994.44	\$994.44	\$3,407.94	\$3,407.94	\$54,005.56
3	\$4,402.38	\$1,133.67	\$3,127.94	(\$3,275.70)	\$10,627.15	\$43,378.81
5	\$4,402.38	\$1,275.51	\$4,397.35	\$3,125.88	\$16,353.54	\$39,083.27
7	\$4,402.38	\$1,446.25	\$8,460.32	\$2,956.13	\$22,356.33	\$46,539.68
11	\$4,402.38	\$1,830.46	\$10,290.78	\$2,55.92	\$33,187.30	\$30,751.14
13	\$4,402.38	\$2,103.33	\$19,318.23	\$2,299.05	\$37,912.69	\$35,681.77
15	\$4,402.38	\$2,383.02	\$23,940.06	\$2,019.35	\$42,095.61	\$31,059.04
17	\$4,402.38	\$2,699.92	\$29,176.51	\$1,702.46	\$45,663.92	\$25,823.49
19	\$4,402.38	\$3,058.95	\$35,109.28	\$1,343.43	\$48,535.90	\$19,890.72
20	\$4,402.38	\$3,161.96	\$38,271.24	\$1,263.99	\$50,699.23	\$16,727.73
21	\$4,402.38	\$3,465.72	\$41,830.99	\$936.66	\$50,618.95	\$13,169.01
23	\$4,402.38	\$3,926.59	\$49,446.54	\$475.79	\$51,808.15	\$5,553.46
25	\$1,389.22	\$1,373.94	\$55,000.00	\$15.28	\$52,046.29	\$0.00

Standard Loan

Monthly payments made every 30 days.

First
Loan Date Payment Date
06/09/2004 09/16/2004

Loan Details		Calculation	
Interest Rate:	5.50%	Home Price:	\$275,000.00
Term (years):	30	% Down Payment:	5.00%
Method Of Payments:	Monthly	Down Payment:	\$13,750.00
Number Of Payments:	360	Oth. Down Payment:	\$0.00
Monthly Mortgage Ins.*:	\$171.00	Loan Total:	\$261,250.00
Monthly Policy Payment:	\$110.21	Loan Payment:	\$723.71
* MI automatically drops off at 80% LTV			
Total Pymt. 30 Days: \$261,250.00 Total Pymt. 28 Days: \$221,605.17			

Yearly Summary						
Year	Payment Amount	Principal	Cumulative Principal	Interest	Cumulative Interest	Balance
1	\$21,174.71	\$3,519.27	\$3,519.27	\$14,280.91	\$14,280.91	\$257,730.73
2	\$21,174.71	\$3,519.27	\$7,038.54	\$13,877.65	\$38,158.56	\$250,692.38
3	\$21,174.71	\$3,519.27	\$10,557.81	\$13,474.36	\$51,632.92	\$243,673.17
4	\$21,174.71	\$3,519.27	\$14,077.08	\$13,071.07	\$65,104.99	\$236,665.00
5	\$21,174.71	\$3,519.27	\$17,596.35	\$12,667.78	\$78,672.77	\$229,666.65
6	\$21,174.71	\$3,519.27	\$21,115.62	\$12,264.50	\$92,237.27	\$222,668.32
7	\$21,174.71	\$4,891.50	\$29,218.50	\$12,908.68	\$105,382.80	\$232,031.50
8	\$21,174.71	\$4,891.50	\$34,110.00	\$12,505.40	\$118,888.20	\$243,505.00
9	\$21,174.71	\$4,891.50	\$38,998.50	\$12,102.12	\$132,990.32	\$254,303.50
10	\$21,174.71	\$4,891.50	\$43,887.00	\$11,698.84	\$146,689.16	\$264,914.00
11	\$21,174.71	\$4,891.50	\$48,775.50	\$11,295.56	\$160,384.72	\$274,525.50
12	\$21,174.71	\$4,891.50	\$53,664.00	\$10,892.28	\$174,177.00	\$283,936.00
13	\$21,174.71	\$4,891.50	\$58,552.50	\$10,488.00	\$187,665.00	\$293,347.50
14	\$21,174.71	\$4,891.50	\$63,441.00	\$10,084.72	\$201,253.72	\$302,758.00
15	\$21,174.71	\$7,587.44	\$70,933.44	\$9,681.44	\$214,935.16	\$312,175.56
16	\$21,174.71	\$7,587.44	\$78,520.88	\$9,278.16	\$228,617.92	\$321,593.32
17	\$21,174.71	\$8,467.57	\$86,988.45	\$8,874.88	\$242,483.80	\$330,960.88
18	\$21,174.71	\$8,467.57	\$95,455.92	\$8,471.60	\$256,955.40	\$330,398.32
19	\$19,122.71	\$9,449.79	\$114,586.10	\$8,350.40	\$223,617.42	\$146,663.90
20	\$19,122.71	\$9,982.83	\$124,568.93	\$7,947.36	\$231,446.79	\$136,681.07
21	\$19,122.71	\$10,545.94	\$135,114.87	\$7,254.25	\$238,689.02	\$126,135.13
22	\$19,122.71	\$11,108.05	\$146,222.92	\$6,859.37	\$245,388.39	\$114,994.52
23	\$19,122.71	\$11,769.24	\$158,024.92	\$6,030.94	\$251,379.34	\$103,225.08
24	\$19,122.71	\$12,433.12	\$170,458.04	\$5,367.07	\$256,716.40	\$90,791.96
25	\$19,122.71	\$13,134.44	\$183,592.49	\$4,665.74	\$261,412.14	\$77,657.51
26	\$19,122.71	\$13,876.53	\$197,467.02	\$3,924.85	\$265,337.00	\$60,792.48
27	\$19,122.71	\$14,658.01	\$212,125.83	\$3,142.18	\$268,479.17	\$49,124.17
28	\$19,122.71	\$15,439.84	\$226,565.67	\$2,359.50	\$271,825.17	\$37,792.50
29	\$19,122.71	\$16,358.30	\$243,968.96	\$1,441.88	\$272,236.41	\$17,281.04
30	\$19,122.71	\$17,280.04	\$261,249.00	\$555.55	\$272,755.55	\$0.00

\$275,000 @ 6.25%
35 Yr-Old Mortgage
33-Yr Old Male

The Mana Loan™

Bi-Weekly payments made every 14 days.

First
 Loan Date 02/09/2004 Payment Date 02/28/2004

Interest Rate:	6.25%
Term (years):	35
Method Of Payments:	Bi-Weekly
Number Of Payments:	670
Monthly Policy Payment:	No payment
Extra Pymt Every 14 Days:	

Home Price:	\$275,000.00
Down Payment:	\$0.00
Annuity % of Home \$:	
Annuity \$:	
Other Annuity \$:	
Loan Total:	\$275,000.00
Total Pymt. 14 Days:	
Total Pymt. 28 Days:	

Payments made every 14 days						
Year	Payment Amount	Pricipal	Cumulative Principal	Interest	Cumulative Interest	Balance
1	\$12,523.93	\$16,530.21	\$16,530.21	\$12,523.93	\$12,523.93	\$275,000.00
2	\$12,523.93	\$16,530.21	\$33,060.42	\$12,523.93	\$25,047.86	\$275,000.00
3	\$12,523.93	\$16,530.21	\$49,590.63	\$12,523.93	\$37,571.79	\$275,000.00
4	\$12,523.93	\$16,530.21	\$66,120.84	\$12,523.93	\$50,095.72	\$275,000.00
5	\$12,523.93	\$16,530.21	\$82,651.05	\$12,523.93	\$62,619.65	\$275,000.00
6	\$12,523.93	\$16,530.21	\$99,181.26	\$12,523.93	\$75,143.58	\$275,000.00
7	\$20,987.98	\$5,691.50	\$133,582.76	\$12,523.93	\$87,667.51	\$275,000.00

1	\$12,523.93	\$16,530.21	\$16,530.21	\$12,523.93	\$12,523.93	\$275,000.00
2	\$12,523.93	\$16,530.21	\$33,060.42	\$12,523.93	\$25,047.86	\$275,000.00
3	\$12,523.93	\$16,530.21	\$49,590.63	\$12,523.93	\$37,571.79	\$275,000.00
4	\$12,523.93	\$16,530.21	\$66,120.84	\$12,523.93	\$50,095.72	\$275,000.00
5	\$12,523.93	\$16,530.21	\$82,651.05	\$12,523.93	\$62,619.65	\$275,000.00
6	\$12,523.93	\$16,530.21	\$99,181.26	\$12,523.93	\$75,143.58	\$275,000.00
7	\$20,987.98	\$5,691.50	\$133,582.76	\$12,523.93	\$87,667.51	\$275,000.00
8	\$20,987.98	\$16,530.21	\$150,112.97	\$12,523.93	\$100,191.44	\$275,000.00
9	\$20,987.98	\$16,530.21	\$166,643.18	\$12,523.93	\$112,715.37	\$275,000.00
10	\$20,987.98	\$16,530.21	\$183,173.39	\$12,523.93	\$125,239.30	\$275,000.00
11	\$20,987.98	\$16,530.21	\$199,703.60	\$12,523.93	\$137,763.23	\$275,000.00
12	\$20,987.98	\$16,530.21	\$216,233.81	\$12,523.93	\$150,287.16	\$275,000.00
13	\$20,987.98	\$16,530.21	\$232,764.02	\$12,523.93	\$162,811.09	\$275,000.00
14	\$20,987.98	\$16,530.21	\$249,294.23	\$12,523.93	\$175,334.92	\$275,000.00
15	\$20,987.98	\$16,530.21	\$265,824.44	\$12,523.93	\$187,858.85	\$275,000.00
16	\$20,987.98	\$16,530.21	\$282,354.65	\$12,523.93	\$200,382.78	\$275,000.00
17	\$20,987.98	\$16,530.21	\$298,884.86	\$12,523.93	\$212,906.71	\$275,000.00
18	\$20,987.98	\$16,530.21	\$315,415.07	\$12,523.93	\$225,430.64	\$275,000.00
19	\$20,987.98	\$12,048.65	\$318,289.26	\$8,939.33	\$260,482.44	\$133,710.74
20	\$20,987.98	\$12,522.79	\$320,811.75	\$12,523.93	\$268,945.66	\$123,885.98
21	\$20,987.98	\$13,650.86	\$316,764.88	\$7,337.12	\$275,982.79	\$110,235.12
22	\$20,987.98	\$14,530.13	\$302,235.06	\$6,157.81	\$282,440.59	\$105,702.14
23	\$20,987.98	\$15,466.13	\$294,761.19	\$5,521.85	\$287,962.45	\$80,238.81
24	\$20,987.98	\$16,462.38	\$288,297.57	\$4,956.14	\$292,486.05	\$61,764.85
25	\$20,987.98	\$17,522.79	\$288,746.36	\$3,465.19	\$295,953.24	\$46,253.64
26	\$20,987.98	\$18,651.50	\$282,397.86	\$2,936.46	\$298,285.70	\$27,602.12
27	\$20,987.98	\$19,852.95	\$267,250.83	\$1,135.03	\$299,424.74	\$7,749.17
28	\$20,987.98	\$20,049.59	\$247,249.74	\$-2,745,000.00	\$100,421.65	\$-299,152.16
29	\$20,987.98	\$20,246.28	\$227,003.46	\$-2,745,000.00	\$100,421.65	\$-299,152.16

\$55,000 @ 6.25%

Note for Annuity
33 Year -Old Male/Female Non=Smoker

The Mana Loan™

Bi-Weekly payments made every 14 days.

First Loan Date	Payment Date
02/09/2004	02/25/2004

Interest Rate:	6.25%	Home Price:	\$55,000.00
Term (years):	35	Down Payment:	\$0.00
Method Of Payments:	Bi-Weekly	Annuity % of Home \$:	
Number Of Payments:	700	Annuity \$:	
Monthly Mortgage Ins.:		Other Annuity \$:	
Monthly Policy Payment:		Loan Total:	
Extra Pymt Every 14 Days:		Total Pymt. 14 Days:	
		Total Pymt. 28 Days:	

Bi-Weekly Payments / 14 Days						
Year	Payment Amount	Pricipal	Cumulative Principal	Interest	Cumulative Interest	Balance
1	\$887.55	\$1,139.30	\$1,139.30	\$2,664.70	\$2,664.70	\$53,860.69
2	\$887.55	\$2,504.78	\$3,644.08	\$2,664.70	\$5,328.78	\$48,495.22
3	\$887.55	\$1,455.58	\$5,100.66	\$2,664.70	\$8,003.48	\$43,995.22
4	\$887.55	\$1,139.30	\$6,240.00	\$2,664.70	\$10,668.18	\$39,375.80
5	\$887.55	\$1,139.30	\$7,379.30	\$2,664.70	\$13,332.88	\$34,709.50
6	\$887.55	\$1,139.30	\$8,518.60	\$2,664.70	\$16,007.58	\$29,043.20
7	\$887.55	\$1,139.30	\$9,657.90	\$2,664.70	\$18,682.28	\$23,376.90
8	\$887.55	\$1,139.30	\$10,797.20	\$2,664.70	\$21,356.98	\$17,709.60
9	\$887.55	\$1,139.30	\$11,936.50	\$2,664.70	\$24,031.68	\$12,042.30
10	\$887.55	\$1,139.30	\$13,075.80	\$2,664.70	\$26,706.38	\$6,375.00
11	\$887.55	\$1,139.30	\$14,215.10	\$2,664.70	\$29,380.08	-\$1,000.00
12	\$887.55	\$1,139.30	\$15,354.40	\$2,664.70	\$32,054.78	-\$1,000.00
13	\$887.55	\$1,139.30	\$16,493.70	\$2,664.70	\$34,728.48	-\$1,000.00
14	\$887.55	\$1,139.30	\$17,633.00	\$2,664.70	\$37,402.18	-\$1,000.00
15	\$887.55	\$1,139.30	\$18,772.30	\$2,664.70	\$40,075.88	-\$1,000.00
16	\$887.55	\$1,139.30	\$20,011.60	\$2,664.70	\$42,749.58	-\$1,000.00
17	\$887.55	\$1,139.30	\$21,150.90	\$2,664.70	\$45,423.28	-\$1,000.00
18	\$887.55	\$1,139.30	\$22,290.20	\$2,664.70	\$48,096.98	-\$1,000.00
19	\$887.55	\$1,139.30	\$23,429.50	\$2,664.70	\$50,770.68	-\$1,000.00
20	\$887.55	\$1,139.30	\$24,568.80	\$2,664.70	\$53,444.38	-\$1,000.00
21	\$887.55	\$1,139.30	\$25,708.10	\$2,664.70	\$56,117.80	-\$1,000.00
22	\$887.55	\$1,139.30	\$26,847.40	\$2,664.70	\$58,791.50	-\$1,000.00
23	\$887.55	\$1,139.30	\$27,986.70	\$2,664.70	\$61,465.20	-\$1,000.00
24	\$887.55	\$1,139.30	\$30,126.00	\$2,664.70	\$64,138.90	-\$1,000.00
25	\$887.55	\$1,139.30	\$31,265.30	\$2,664.70	\$66,812.60	-\$1,000.00
26	\$887.55	\$1,139.30	\$32,404.60	\$2,664.70	\$69,486.30	-\$1,000.00
27	\$887.55	\$1,139.30	\$33,543.90	\$2,664.70	\$72,159.80	-\$1,000.00
28	\$887.55	\$1,139.30	\$34,683.20	\$2,664.70	\$74,833.50	-\$1,000.00
29	\$887.55	\$1,139.30	\$35,822.50	\$2,664.70	\$77,507.20	-\$1,000.00
30	\$887.55	\$1,139.30	\$36,961.80	\$2,664.70	\$80,180.90	-\$1,000.00
31	\$887.55	\$1,139.30	\$38,101.10	\$2,664.70	\$82,854.60	-\$1,000.00
32	\$887.55	\$1,139.30	\$39,240.40	\$2,664.70	\$85,528.30	-\$1,000.00
33	\$887.55	\$1,139.30	\$40,379.70	\$2,664.70	\$88,202.00	-\$1,000.00
34	\$887.55	\$1,139.30	\$41,519.00	\$2,664.70	\$90,875.70	-\$1,000.00
35	\$887.55	\$1,139.30	\$42,658.30	\$2,664.70	\$93,549.40	-\$1,000.00
36	\$887.55	\$1,139.30	\$43,797.60	\$2,664.70	\$96,223.10	-\$1,000.00
37	\$887.55	\$1,139.30	\$44,936.90	\$2,664.70	\$98,896.80	-\$1,000.00
38	\$887.55	\$1,139.30	\$46,076.20	\$2,664.70	\$101,570.50	-\$1,000.00
39	\$887.55	\$1,139.30	\$47,215.50	\$2,664.70	\$104,244.20	-\$1,000.00
40	\$887.55	\$1,139.30	\$48,354.80	\$2,664.70	\$106,917.90	-\$1,000.00
41	\$887.55	\$1,139.30	\$49,494.10	\$2,664.70	\$109,591.60	-\$1,000.00
42	\$887.55	\$1,139.30	\$50,633.40	\$2,664.70	\$112,265.30	-\$1,000.00
43	\$887.55	\$1,139.30	\$51,772.70	\$2,664.70	\$114,939.00	-\$1,000.00
44	\$887.55	\$1,139.30	\$52,912.00	\$2,664.70	\$117,612.70	-\$1,000.00
45	\$887.55	\$1,139.30	\$54,051.30	\$2,664.70	\$120,286.40	-\$1,000.00
46	\$887.55	\$1,139.30	\$55,190.60	\$2,664.70	\$122,960.10	-\$1,000.00
47	\$887.55	\$1,139.30	\$56,329.90	\$2,664.70	\$125,633.80	-\$1,000.00
48	\$887.55	\$1,139.30	\$57,469.20	\$2,664.70	\$128,307.50	-\$1,000.00
49	\$887.55	\$1,139.30	\$58,608.50	\$2,664.70	\$130,981.20	-\$1,000.00
50	\$887.55	\$1,139.30	\$59,747.80	\$2,664.70	\$133,654.90	-\$1,000.00
51	\$887.55	\$1,139.30	\$60,887.10	\$2,664.70	\$136,328.60	-\$1,000.00
52	\$887.55	\$1,139.30	\$62,026.40	\$2,664.70	\$139,002.30	-\$1,000.00
53	\$887.55	\$1,139.30	\$63,165.70	\$2,664.70	\$141,676.00	-\$1,000.00
54	\$887.55	\$1,139.30	\$64,305.00	\$2,664.70	\$144,349.70	-\$1,000.00
55	\$887.55	\$1,139.30	\$65,444.30	\$2,664.70	\$147,023.40	-\$1,000.00
56	\$887.55	\$1,139.30	\$66,583.60	\$2,664.70	\$149,697.10	-\$1,000.00
57	\$887.55	\$1,139.30	\$67,722.90	\$2,664.70	\$152,370.80	-\$1,000.00
58	\$887.55	\$1,139.30	\$68,862.20	\$2,664.70	\$155,044.50	-\$1,000.00
59	\$887.55	\$1,139.30	\$70,001.50	\$2,664.70	\$157,718.20	-\$1,000.00
60	\$887.55	\$1,139.30	\$71,140.80	\$2,664.70	\$160,391.90	-\$1,000.00
61	\$887.55	\$1,139.30	\$72,280.10	\$2,664.70	\$163,065.60	-\$1,000.00
62	\$887.55	\$1,139.30	\$73,419.40	\$2,664.70	\$165,739.30	-\$1,000.00
63	\$887.55	\$1,139.30	\$74,558.70	\$2,664.70	\$168,413.00	-\$1,000.00
64	\$887.55	\$1,139.30	\$75,698.00	\$2,664.70	\$171,086.70	-\$1,000.00
65	\$887.55	\$1,139.30	\$76,837.30	\$2,664.70	\$173,760.40	-\$1,000.00
66	\$887.55	\$1,139.30	\$77,976.60	\$2,664.70	\$176,434.10	-\$1,000.00
67	\$887.55	\$1,139.30	\$79,115.90	\$2,664.70	\$179,107.80	-\$1,000.00
68	\$887.55	\$1,139.30	\$80,255.20	\$2,664.70	\$181,781.50	-\$1,000.00
69	\$887.55	\$1,139.30	\$81,394.50	\$2,664.70	\$184,455.20	-\$1,000.00
70	\$887.55	\$1,139.30	\$82,533.80	\$2,664.70	\$187,128.90	-\$1,000.00
71	\$887.55	\$1,139.30	\$83,673.10	\$2,664.70	\$189,802.60	-\$1,000.00
72	\$887.55	\$1,139.30	\$84,812.40	\$2,664.70	\$192,476.30	-\$1,000.00
73	\$887.55	\$1,139.30	\$85,951.70	\$2,664.70	\$195,149.80	-\$1,000.00
74	\$887.55	\$1,139.30	\$87,091.00	\$2,664.70	\$197,823.50	-\$1,000.00
75	\$887.55	\$1,139.30	\$88,230.30	\$2,664.70	\$200,497.20	-\$1,000.00
76	\$887.55	\$1,139.30	\$89,369.60	\$2,664.70	\$203,170.90	-\$1,000.00
77	\$887.55	\$1,139.30	\$90,508.90	\$2,664.70	\$205,844.60	-\$1,000.00
78	\$887.55	\$1,139.30	\$91,648.20	\$2,664.70	\$208,518.30	-\$1,000.00
79	\$887.55	\$1,139.30	\$92,787.50	\$2,664.70	\$211,192.00	-\$1,000.00
80	\$887.55	\$1,139.30	\$93,926.80	\$2,664.70	\$213,865.70	-\$1,000.00
81	\$887.55	\$1,139.30	\$95,066.10	\$2,664.70	\$216,539.40	-\$1,000.00
82	\$887.55	\$1,139.30	\$96,205.40	\$2,664.70	\$219,213.10	-\$1,000.00
83	\$887.55	\$1,139.30	\$97,344.70	\$2,664.70	\$221,886.80	-\$1,000.00
84	\$887.55	\$1,139.30	\$98,484.00	\$2,664.70	\$224,560.50	-\$1,000.00
85	\$887.55	\$1,139.30	\$99,623.30	\$2,664.70	\$227,234.20	-\$1,000.00
86	\$887.55	\$1,139.30	\$100,762.60	\$2,664.70	\$229,907.90	-\$1,000.00
87	\$887.55	\$1,139.30	\$101,901.90	\$2,664.70	\$232,581.60	-\$1,000.00
88	\$887.55	\$1,139.30	\$103,041.20	\$2,664.70	\$235,255.30	-\$1,000.00
89	\$887.55	\$1,139.30	\$104,180.50	\$2,664.70	\$237,928.80	-\$1,000.00
90	\$887.55	\$1,139.30	\$105,319.80	\$2,664.70	\$240,602.50	-\$1,000.00
91	\$887.55	\$1,139.30	\$106,459.10	\$2,664.70	\$243,276.20	-\$1,000.00
92	\$887.55	\$1,139.30	\$107,598.40	\$2,664.70	\$245,949.90	-\$1,000.00
93	\$887.55	\$1,139.30	\$108,737.70	\$2,664.70	\$248,623.60	-\$1,000.00
94	\$887.55	\$1,139.30	\$109,877.00	\$2,664.70	\$251,297.30	-\$1,000.00
95	\$887.55	\$1,139.30	\$111,016.30	\$2,664.70	\$253,971.00	-\$1,000.00
96	\$887.55	\$1,139.30	\$112,155.60	\$2,664.70	\$256,644.70	-\$1,000.00
97	\$887.55	\$1,139.30	\$113,294.90	\$2,664.70	\$259,318.40	-\$1,000.00
98	\$887.55	\$1,139.30	\$114,434.20	\$2,664.70	\$261,992.10	-\$1,000.00
99	\$887.55	\$1,139.30	\$115,573.50	\$2,664.70	\$264,665.80	-\$1,000.00
100	\$887.55	\$1,139.30	\$116,712.80	\$2,664.70	\$267,339.50	-\$1,000.00
101	\$887.55	\$1,139.30	\$117,852.10	\$2,664.70	\$270,013.20	-\$1,000.00
102	\$887.55	\$1,139.30	\$118,991.40	\$2,664.70	\$272,686.90	-\$1,000.00
103	\$887.55	\$1,139.30	\$120,130.70	\$2,664.70	\$275,360.60	-\$1,000.00
104	\$887.55	\$1,139.30	\$121,269.90	\$2,664.70	\$278,034.30	-\$1,000.00
105	\$887.55	\$1,139.30	\$122,409.20	\$2,664.70	\$280,708.00	-\$1,000.00
106	\$887.55	\$1,139.30	\$123,548.50	\$2,664.70	\$283,381.70	-\$1,000.00
107	\$887.55	\$1,139.30	\$124,687.80	\$2,664.70	\$286,055.40	-\$1,000.00
108	\$887.55	\$1,139.30	\$125,827.10	\$2,664.70	\$288,729.10	-\$1,000.00
109	\$887.55	\$1,139.30	\$126,966.40	\$2,664.70	\$291,402.80	-\$1,000.00
110	\$887.55	\$1,139.30	\$128,105.70	\$2,664.70	\$294,076.50	-\$1,000.00
111	\$887.55	\$1,139.30	\$129,244.90	\$2,664.70	\$296,750.20	-\$1,000.00
112	\$887.55	\$1,139.30	\$130,384.20	\$2,664.70	\$299,423.90	-\$1,000.00
113	\$887.55	\$1,139.30	\$131,523.50	\$2,664.70	\$302,097.60	-\$1,000.00
114</						

A Life Insurance Illustration
NaviTrak - Universal Life - Policy Form 6557
Statement of Policy Cost and Benefit Information
Prepared for
The Client

Presented by Mana LLC

Age 33
Male

Benefit NaviTrak \$330,000

**Preferred Non-Smoker
State – WA**

Initial Death Benefit Includes the Face Amount plus the Accumulated Value.

This illustration of NaviTrak values assumes payments are made in the amounts shown and that the illustrated rates and monthly deductions will continue in the future. The interest rate used in the calculation of current values is 4.50%. The interest rate used in the calculation of guaranteed values is 4.00%.

Guaranteed Values at 4.00%					Current Values at 4.50%		
Policy Year	Planned Premium	Guaranteed Accumulated Value	Guaranteed Cash Surrender Value	Guaranteed Death Benefit	Current Accumulated Value	Current Cash Surrender Value	Current Death Benefit
		End Year	End Year	End Year	End Year*	End Year*	End Year*
1	\$ 7,950.00	\$ 6,918	\$ 4,981	\$ 336,918	\$ 7,208	\$ 5,271	\$ 337,208
2	7,950.00	14,092	12,314	344,092	14,740	12,961	344,740
3	7,950.00	21,527	19,907	351,527	22,611	20,991	352,611
4	7,950.00	29,232	27,770	359,232	30,831	29,349	360,831
		37,233	35,771	367,233	39,349	35,771	375,771
		45,747	44,671	377,747	48,656	47,602	375,747
		53,620	52,520	395,620	50,304	49,257	395,620
10				350,000	62,574	60,000	350,000
				350,000	62,574	60,000	350,000
	0.00	60,486	60,486	330,000	71,772	71,772	330,000
	0.00	62,016	62,016	330,000	71,772	71,772	330,000
13	0.00	63,545	63,545	330,000	75,118	75,118	330,000
14	0.00	65,075	65,075	330,000	78,602	78,602	330,000
15	0.00	66,604	66,604	330,000	82,200	82,200	330,000
16	0.00	68,130	68,070	330,000	85,850	85,850	330,000
17	0.00	69,655	69,597	330,000	89,500	89,500	330,000

^aBenefits and values are not guaranteed. The assumptions on which they are based are subject to change by the insurer. Actual results may be more or less favorable.

NATIONAL LIFE INSURANCE COMPANY, MONTPELIER, VT 05604

February 26, 2004
v4.5

This illustration is not complete without all pages.

Page 6 of 12

**A Life Insurance Illustration
NaviTrak - Universal Life - Policy Form 6557
Statement of Policy Cost and Benefit Information
Prepared for
The Client**

Presented by Mana LLC

Age 33
Male

Benefit	Amount	Preferred Non-smoker
NaviTrak	\$330,000	State - WA
No Lapse Guarantee Rider		

This illustration of NaviTrak values assumes payments are made in the amounts shown and that the illustrated rates and monthly deductions will continue in the future. The interest rate used in the calculation of current values is 4.50%. The interest rate used in the calculation of guaranteed values is 4.00%.

Guaranteed Values at 4.00% ***Current Values at 4.50%**

Policy Year	Planned Premium	Guaranteed			Current			Current Death Benefit End Year*
		Accumulated Value End Year	Cash Surrender Value End Year	Guaranteed Death Benefit End Year	Current Accumulated Value End Year*	Surrender Value End Year*		
1	\$ 1,542.83	\$ 453	\$ 0	\$330,000	\$ 712	\$ 0	\$330,000	
2	1,542.83	906	0	330,000	1,457	0	330,000	
3	1,542.83	1,350	0	330,000	2,236	615	330,000	
4	1,542.83	1,786	324	330,000	3,045	1,583	330,000	
5	1,542.83	2,204	900	330,000	3,883	2,579	330,000	
6	1,542.83	2,882	1,021	330,000	5,035	3,982	330,000	
7	1,542.83	3,515	1,142	330,000	6,230	5,434	330,000	
8	1,542.83	4,148	1,263	330,000	7,435	6,886	330,000	
9	1,542.83	4,781	1,384	330,000	8,648	8,338	330,000	
10	1,542.83	5,414	1,505	330,000	10,861	9,790	330,000	
11	1,542.83	6,091	1,626	330,000	11,863	11,243	330,000	
12	1,542.83	6,784	1,747	330,000	13,727	13,727	330,000	
13	1,542.83	7,471	1,868	330,000	15,648	15,648	330,000	
14	1,542.83	8,164	2,004	330,000	17,571	17,571	330,000	
15	1,542.83	8,514	2,125	330,000	19,493	19,493	330,000	
16	1,542.83	8,915	2,245	330,000	21,415	21,415	330,000	

* Benefits and values are not guaranteed. The assumptions on which they are based are subject to change by the insurer. Actual results may be more or less favorable. No Lapse Guarantee rider will guarantee the death benefit protection, regardless of cash surrender value, for the lifetime of the insured assuming the Monthly Premium Test is met.

NATIONAL LIFE INSURANCE COMPANY, MONTPELIER, VT 05604

February 26, 2004
v4.5

This illustration is not complete without all pages.

Page 6 of 14

A Life Insurance Illustration
NaviTrak – Universal Life – Policy Form 6557
Statement of Policy Cost and Benefit Information
Prepared for
The Client

Presented by Mana LLC
Benefit Amount Preferred Non-Smoker
NaviTrak \$330,000 State - WA

Initial Death Benefit Includes the Face Amount plus the Accumulated Value.

This illustration of NaviTrak values assumes payments are made in the amounts shown and that the illustrated rates and monthly deductions will continue in the future. The interest rate used in the calculation of current values is 4.50%. The interest rate used in the calculation of guaranteed values is 4.00%.

Guaranteed Values at 4.00%					*Current Values at 4.50%		
Policy Year	Planned Premium	Guaranteed Accumulated Value		Guaranteed Death Benefit	Current Accumulated Value	Current Cash Surrender Value	Current Death Benefit
		End Year	Surrender Value End Year		End Year*	End Year*	End Year*
1	\$ 7,950.00	\$ 6,985	\$ 5,388	\$ 336,985	\$ 7,291	\$ 5,693	\$ 337,291
2	7,950.00	14,226	12,787	344,226	14,904	13,465	344,904
3	7,950.00	21,740	20,459	351,740	22,851	21,571	352,851
4	7,950.00	29,524	28,402	359,524	31,145	30,023	361,146
5	7,950.00	37,483	36,315	357,583	39,795	38,232	369,795
	0.00						
6	7,950.00	46,206	45,430	376,206	49,105	42,342	379,105
7	7,950.00	55,036	54,217	394,036	52,917	46,817	399,817
8	0.00	58,174	57,969	394,674	54,150	44,143	404,143
10	0.00	59,779	59,763	392,699	60,150	60,123	330,000
11	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	0.00	0.00	0.00	0.00	72,601	72,601	330,000
13	0.00	64,709	64,709	330,000	76,050	76,050	330,000
14	0.00	65,700	65,300	330,000	79,646	79,646	330,000
16	0.00	69,789	69,789	330,000	87,338	87,338	330,000
17	0.00	71,502	71,502	330,000	91,449	91,449	330,000

^aBenefits and values are not guaranteed. The assumptions on which they are based are subject to change by the insurer. Actual results may be more or less favorable.

NATIONAL LIFE INSURANCE COMPANY, MONTPELIER, VT 05604

February 26, 2004
v4.5

This illustration is not complete without all pages.

Page 7 of 12

**A Life Insurance Illustration
NaviTrak – Universal Life – Policy Form 6557
Statement of Policy Cost and Benefit Information
Prepared for
The Client**

Presented by Mana LLC

Benefit	Amount		Age 33
NaviTrak	\$330,000		Female
			Preferred Non-Smoker
			State – WA

Initial Death Benefit Includes the Face Amount plus the Accumulated Value.

This illustration of NaviTrak values assumes payments are made in the amounts shown and that the illustrated rates and monthly deductions will continue in the future. The interest rate used in the calculation of current values is 4.50%. The interest rate used in the calculation of guaranteed values is 4.00%.

Policy Year	Planned Premium	Guaranteed Values at 4.00%				*Current Values at 4.50%			
		Guaranteed Accumulated Value	Guaranteed Cash Surrender Value	Guaranteed Death Benefit	Current Accumulated Value	Current Cash Surrender Value	Current Death Benefit		
							End Year	End Year*	
1	\$ 1,322.56	\$ 305	\$ 0	\$ 330,000	\$ 578	\$ 0	\$ 330,000		
2	1,322.56	599	0	330,000	1,177	0	330,000		
3	1,322.56	888	0	330,000	1,795	515	330,000		
4	1,322.56	1,160	38	330,000	2,430	1,308	330,000		
5	1,322.56	1,405	400	330,000	3,078	2,114	330,000		
6	1,322.56	1,905	1,129	330,000	4,025	3,249	330,000		
7	1,322.56	2,271	1,723	330,000	4,996	4,410	330,000		
8	1,322.56	2,638	2,111	330,000	5,971	5,111	330,000		
9	1,322.56	2,996	2,499	330,000	7,016	6,804	330,000		
10	1,322.56	3,353	2,887	330,000	8,055	8,040	330,000		
11	1,322.56	3,710	3,275	330,000	9,194	9,179	330,000		
12	1,322.56	4,067	3,663	330,000	10,333	10,318	330,000		
13	1,322.56	4,424	4,051	330,000	12,480	12,460	330,000		
14	1,322.56	4,781	4,439	330,000	14,540	14,540	330,000		
15	1,322.56	5,138	4,827	330,000	16,600	16,600	330,000		
16	1,322.56	6,016	6,016	330,000	18,132	18,132	330,000		

*Benefits and values are not guaranteed. The assumptions on which they are based are subject to change by the insurer. Actual results may be more or less favorable.

NATIONAL LIFE INSURANCE COMPANY, MONTPELIER, VT 05604

February 26, 2004
v4.5

This illustration is not complete without all pages.

Page 8 of 12

A Life Insurance Illustration
NaviTrak - Universal Life - Policy Form 6557
Statement of Policy Cost and Benefit Information
Prepared for
The Client

Presented by Mana LLC

Age 45
Male

Benefit	Amount
NaviTrak	\$340,000

Preferred Non-smoker
State - WA

This illustration of NaviTrak values assumes payments are made in the amounts shown and that the illustrated rates and monthly deductions will continue in the future. The interest rate used in the calculation of current values is 4.50%. The interest rate used in the calculation of guaranteed values is 4.00%.

Policy Year	Planned Premium	Guaranteed Values at 4.00%				*Current Values at 4.50%			
		Guaranteed Accumulated Value End Year	Guaranteed Cash Surrender Value End Year	Guaranteed Death Benefit End Year	Current Accumulated Value End Year*	Current Cash Surrender Value End Year*	Current Death Benefit End Year*		
							Guaranteed Value End Year	Death Benefit End Year	
1	\$ 9,500.00	\$ 7,490	\$ 3,497	\$340,000	\$ 8,235	\$ 4,242	\$340,000		
2	9,500.00	15,217	11,652	340,000	16,815	13,250	340,000		
3	9,500.00	23,187	20,051	340,000	25,746	22,610	340,000		
4	9,500.00	31,412	28,704	340,000	35,054	32,346	340,000		
5	9,500.00	39,894	37,614	340,000	44,745	42,466	340,000		
6	9,500.00	49,272	47,440	340,000	55,472	53,639	340,000		
7	9,500.00	58,947	57,563	340,000	66,651	65,268	340,000		
8	0.00	68,621	58,616	340,000	68,950	68,015	340,000		
9	0.00	78,301	68,669		71,301	71,111	340,000		
10	0.00	60,416	60,379	340,000	73,696	73,658	340,000		
11	0.00	60,416	60,379	340,000	73,696	73,658	340,000		
12	0.00	60,416	60,475	340,000	80,091	80,024	340,000		
13	0.00	60,143	60,143	340,000	83,416	83,416	340,000		
14	0.00	59,527	59,527	340,000	86,860	86,860	340,000		
15	0.00	58,577	58,577	340,000	90,110	90,110	340,000		
16	0.00	57,240	57,240	340,000	94,055	94,055	340,000		
17	0.00	55,424	55,424	340,000	97,776	97,776	340,000		
18	0.00	53,136	53,136	340,000	101,581	101,581	340,000		

* Benefits and values are not guaranteed. The assumptions on which they are based are subject to change by the insurer. Actual results may be more or less favorable.

NATIONAL LIFE INSURANCE COMPANY, MONTPELIER, VT 05604

This illustration is not complete without all pages.

February 26, 2004
v4.5

Page 5 of 12

**A Life Insurance Illustration
NaviTrak - Universal Life - Policy Form 6557
Statement of Policy Cost and Benefit Information
Prepared for
The Client**

Presented by Mana LLC

Age 45
FemaleBenefit Amount
NaviTrak \$333,000Preferred Non-smoker
State - WA

This illustration of NaviTrak values assumes payments are made in the amounts shown and that the illustrated rates and monthly deductions will continue in the future. The interest rate used in the calculation of current values is 4.50%. The interest rate used in the calculation of guaranteed values is 4.00%.

Policy Year	Planned Premium	Guaranteed Values at 4.00%				*Current Values at 4.50%		
		Guaranteed Accumulated Value End Year	Guaranteed Cash Surrender Value End Year	Guaranteed Death Benefit End Year	Current Accumulated Value End Year*	Current Cash Surrender Value End Year*	Current Death Benefit End Year*	
						End Year	End Year*	
1	\$ 8,400.00	\$ 6,762	\$ 3,582	\$333,000	\$ 7,411	\$ 4,230	\$333,000	
2	8,400.00	13,750	10,890	333,000	15,137	12,276	333,000	
3	8,400.00	20,972	18,431	333,000	23,192	20,651	333,000	
4	8,400.00	28,433	26,212	333,000	31,593	29,372	333,000	
5	8,400.00	36,145	34,244	333,000	40,358	38,456	333,000	
6	8,400.00	44,521	42,990	333,000	49,907	48,376	333,000	
7	8,400.00	53,180	52,024	333,000	59,872	58,716	333,000	
8	0.00	52,872	53,097	333,000	62,005	61,224	333,000	
9	0.00	52,431	52,431	333,000	61,111	60,441	333,000	
10	0.00	55,013	51,981	333,000	60,441	60,441	333,000	
		\$155,810.00						
11	0.00	55,121	55,121	333,000	72,341	71,354	333,000	
12	0.00	55,121	55,121	333,000	72,341	71,354	333,000	
13	0.00	55,928	55,928	333,000	75,476	75,476	333,000	
14	0.00	56,651	56,004	333,000	78,702	78,702	333,000	
15	0.00	57,151	57,151	333,000	82,811	81,811	333,000	
16	0.00	55,737	55,737	333,000	85,470	85,470	333,000	
17	0.00	54,151	54,151	333,000	89,015	89,015	333,000	
18	0.00	54,668	54,668	333,000	92,675	92,675	333,000	

* Benefits and values are not guaranteed. The assumptions on which they are based are subject to change by the insurer. Actual results may be more or less favorable.

NATIONAL LIFE INSURANCE COMPANY, MONTPELIER, VT 05604

February 26, 2004
v4.5

This illustration is not complete without all pages.

Page 5 of 12

A Life Insurance Illustration
NaviTrak - Universal Life - Policy Form 6557
Statement of Policy Cost and Benefit Information
Prepared for
The Client

Presented by Mana LLC

Age 45
FemalePreferred Non-smoker
State - WA

Benefit	Amount
NaviTrak	\$333,000
No Lapse Guarantee Rider	

This illustration of NaviTrak values assumes payments are made in the amounts shown and that the illustrated rates and monthly deductions will continue in the future. The interest rate used in the calculation of current values is 4.50%. The interest rate used in the calculation of guaranteed values is 4.00%.

Policy Year	Planned Premium	Guaranteed Values at 4.00%				*Current Values at 4.50%			
		Guaranteed Accumulated Value End Year	Guaranteed Cash Surrender Value End Year		Guaranteed Death Benefit End Year	Current Accumulated Value End Year*	Current Cash Surrender Value End Year*	Current Death Benefit End Year*	
			Cash	Surrender					
1	\$ 2,442.37	\$ 716	\$ 0	\$333,000	\$ 1,347	\$ 0	\$333,000		
2	2,442.37	1,395	0	333,000	2,728	0	333,000		
3	2,442.37	2,030	0	333,000	4,143	1,603	333,000		
4	2,442.37	2,611	390	333,000	5,594	3,373	333,000		
5	2,442.37	3,134	1,233	333,000	7,082	5,181	333,000		
6	2,442.37	3,993	2,461	333,000	9,011	7,480	333,000		
7	2,442.37	4,785	3,629	333,000	10,995	9,839	333,000		
8	2,442.37	5,575	4,787	333,000	13,032	11,211	333,000		
9	2,442.37	6,363	5,957	333,000	15,113	14,591	333,000		
10	2,442.37	6,508	6,508	333,000	17,243	17,243	333,000		
		62,100.70							
11	2,442.37	7,171	7,171	333,000	20,039	20,039	333,000		
12	2,442.37	7,617	7,617	333,000	22,913	22,913	333,000		
13	2,442.37	7,957	7,957	333,000	25,877	25,877	333,000		
14	2,442.37	8,111	8,111	333,000	27,811	27,811	333,000		
15	2,442.37	8,156	8,156	333,000	32,096	32,096	333,000		
16	2,442.37	8,315	8,013	333,000	35,311	35,311	333,000		

* Benefits and values are not guaranteed. The assumptions on which they are based are subject to change by the insurer. Actual results may be more or less favorable. No Lapse Guarantee rider will guarantee the death benefit protection, regardless of cash surrender value, for the lifetime of the insured assuming the Monthly Premium Test is met.

NATIONAL LIFE INSURANCE COMPANY, MONTPELIER, VT 05604

This illustration is not complete without all pages.

February 26, 2004
v4.5

Page 6 of 13

Mana Loan Amortizer

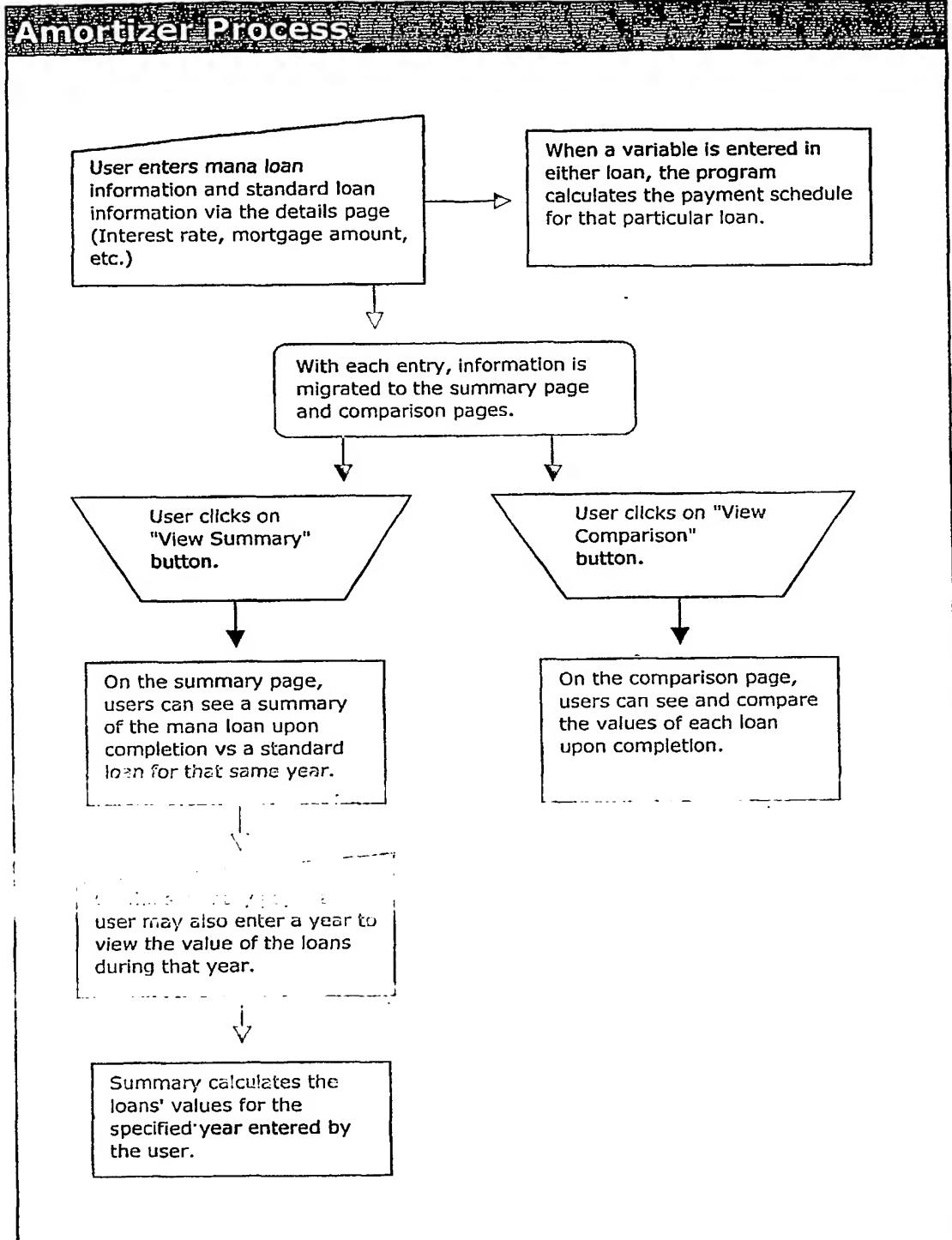
Product Framework and Description

The Mana Loan Amortizer program was developed to compare the Mana Loan system against standard loan products.

The program runs within the Microsoft Excel framework, and uses Microsoft Visual Basic to run the application's functions. Microsoft Excel and Microsoft Visual Basic are simply the tools that are used in developing the software. The software itself is a product that was designed for Mana LLC, who holds the copyright and distribution rights.

The product was developed to accommodate for various loan variables such as the term of the loan, Interest rate, payment frequency, etc.

The program includes a detailed payment page, a summary page and a comparison page, with each page containing information about both the results of the Mana Loan and a standard loan.



Instructions on using the Mana Amortizer:

1. You may have to if needed unprotect the worksheet. On the Menu bar go to- Tools, protection, unprotect.
2. You may also have to if needed unfreeze the panes. On the Menu bar go to- Window, unfreeze panes.

Borrowers Information Box:

1. Click on the "State" cell and a drop down menu will appear.

Mana Borrower Details and Calculations:

1. "Interest Rate" needs to be manually inserted.
2. "Term" click on the cell and a drop down menu will appear.
3. "Method of Payment" click on cell.
4. "Extra Payment every 14 Days" this will reduce the principle in addition to the amortization.
5. "Loan Date" needs to be manually inserted and accordingly the payment date will automatically calculate.
6. "Annuity % of Home" Use a percentage of the sales price of home.
7. "Other Annuity" Use a dollar amount for the annuity instead of a % amount.

Standard Borrower Details and Calculations:

1. "Interest Rate" Insert Manually.
2. "Method of Payments" Drop down menu.
3. "Monthly Mortgage Ins." Insert Manually.
4. "Monthly Policy Payment" Insert Manually.
5. "% Down Payment" Insert Manually.
6. "Chi Down Payment" Manually insert a dollar amount instead of a % amount.

Compare the Mana Summary Page:

This page compares all the inputs from the "Details and Summary" pages with the results of the policy's "Cash Surrender Value" corresponding with the year of maturity.

The "During the Year You Specify For" (right side) will allow you to view any given year the cost that the borrower has incurred for the policy's "Cash Surrender Value" of the same year. You must manually insert the "Cash Surrender Value" of the year you have chosen in order to finish the comparison. (Note: If you should make a change on the detail page this will automatically clear the year and cash surrender cells.) Hit save when you don't want the boxes to clear.

Compare the Mana Loan Page:

This page automatically compares all the inputs from the "Details and Summary" pages.

**This Page is Inserted by IFW Indexing and Scanning
Operations and is not part of the Official Record**

BEST AVAILABLE IMAGES

Defective images within this document are accurate representations of the original documents submitted by the applicant.

Defects in the images include but are not limited to the items checked:

- BLACK BORDERS**
- IMAGE CUT OFF AT TOP, BOTTOM OR SIDES**
- FADED TEXT OR DRAWING**
- BLURRED OR ILLEGIBLE TEXT OR DRAWING**
- SKEWED/SLANTED IMAGES**
- COLOR OR BLACK AND WHITE PHOTOGRAPHS**
- GRAY SCALE DOCUMENTS**
- LINES OR MARKS ON ORIGINAL DOCUMENT**
- REFERENCE(S) OR EXHIBIT(S) SUBMITTED ARE POOR QUALITY**
- OTHER:** _____

IMAGES ARE BEST AVAILABLE COPY.

As rescanning these documents will not correct the image problems checked, please do not report these problems to the IFW Image Problem Mailbox.